

2005 Long-Term Care Rate Guide
Premium Rate Increase History Section
History For Companies NO LONGER Offering New Business In California

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		AL	15.00%	15.00%	08/04/1997	01/17/1998
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		AL	25.00%	25.00%	05/12/2001	06/22/2001
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		AZ	25.00%	25.00%	05/21/2001	08/08/2001
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		CT	15.00%	15.00%		04/10/98
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		DE	15.00%	15.00%	08/22/1997	01/17/1998
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		DE	25.00%	25.00%	09/22/2001	09/22/2001
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		GA	20.00%	8.00%	07/23/2003	10/15/2003
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		GA	15.00%	15.00%	07/23/1997	01/17/1998
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		IA	25.00%	25.00%	05/30/2001	07/16/2001

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STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		IA	20.00%	20.00%	05/13/2003	09/06/2003
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		IA	20.00%	20.00%	06/04/2004	
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		IL	20.00%	20.00%	07/28/2003	
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		IL	25.00%	25.00%	08/22/2001	08/22/2001
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		IN	20.00%	20.00%	10/07/2003	11/29/2003
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		IN	25.00%	25.00%	06/29/01	08/22/01
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		KY	15.00%	15.00%	06/20/01	08/08/01
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		KY	15.00%	15.00%	08/08/1997	01/17/1998
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		MO	20.00%	20.00%	10/20/2003	11/29/2003
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		MO	25.00%	25.00%	04/17/2001	06/15/2001

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STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		MO	15.00%	15.00%	07/21/1997	01/17/1998
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		NE	20.00%	20.00%	05/23/2003	08/22/2003
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		NE	15.00%	15.00%	08/20/1997	01/17/1998
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		NE	25.00%	25.00%	05/21/2001	07/16/2001
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		NJ		19.00%		
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		NJ	15.00%	15.00%		04/03/98
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		NJ	20.00%	20.00%	07/28/2003	09/08/2003
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		NJ	25.00%	25.00%	07/12/01	08/22/01
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		NM	15.00%	15.00%	09/10/1997	01/17/1998
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		NM	25.00%	25.00%	05/01/2001	06/22/2001

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STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		OH	20.00%	20.00%	05/19/2003	09/06/2003
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		OH	25.00%	25.00%	05/14/2001	06/29/2001
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		OH	15.00%	15.00%	08/19/1997	01/17/1998
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		OH	19.00%	19.00%	06/15/2004	
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		OK	15.00%	15.00%	05/07/2001	06/22/2001
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		OK	15.00%	15.00%	08/11/1997	01/17/1998
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		TN	15.00%	15.00%	07/23/1997	01/17/1998
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		TN	25.00%	25.00%	06/27/01	08/08/01
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		TX	15.00%	15.00%	08/20/1997	01/17/1998
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		TX	20.00%	20.00%	06/19/03	09/06/03

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STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		VA	25.00%	25.00%	04/17/2001	06/22/2001
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		VA	19.00%	19.00%	06/01/2004	
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		VA	15.00%	15.00%		01/17/98
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ	CA		25.00%	25.00%	12/13/1999	02/08/2000
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ	CA		15.00%	15.00%	09/22/1997	01/17/1998
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ	CA		20.00%	20.00%	05/12/2004	08/29/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ	CA		20.00%	20.00%	06/25/03	08/15/03
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ	CA		25.00%	25.00%	03/05/2002	05/07/2002
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ	CA	AL	15.00%	15.00%	07/11/97	09/17/97
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		AL	25.00%	25.00%	05/02/2001	07/30/2001

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STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		AR	15.00%	15.00%	06/30/97	09/17/97
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		AZ	20.00%	20.00%	03/06/2003	06/08/2003
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		AZ	25.00%	25.00%	01/10/2001	04/10/2001
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		AZ	35.00%	20.00%	05/12/2004	08/15/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		CO	15.00%	15.00%	08/20/1997	01/17/1998
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		CO	25.00%	25.00%	12/17/1999	02/03/2000
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		ID	20.00%	20.00%	03/19/2003	05/23/2003
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		ID	25.00%	25.00%	04/12/2002	05/30/2002
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		ID	20.00%			
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		ID	25.00%	25.00%	12/13/1999	02/03/2000

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STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		IL	15.00%	15.00%		05/24/98
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		IL	20.00%	20.00%	05/21/2004	05/21/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		IL	20.00%	20.00%	07/09/03	09/06/03
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		IL	25.00%	25.00%	01/05/2000	03/26/2000
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		IL	25.00%	25.00%	07/10/01	08/29/01
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		IN	15.00%	15.00%	07/23/2001	09/08/2001
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		IN		35.00%	07/30/2004	07/30/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		IN	35.00%	35.00%	05/14/2004	07/30/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		KY	15.00%	15.00%	02/04/2000	03/12/2000
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		KY	15.00%	15.00%	05/09/2003	07/24/2003

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STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		KY	15.00%	15.00%	06/20/01	08/08/01
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		KY	15.00%	15.00%	08/08/1997	09/17/1997
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		KY	15.00%			
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		LA	25.00%	25.00%	04/25/2001	06/23/2001
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		LA	35.00%			
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		LA	20.00%	20.00%	02/26/2003	05/24/2003
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		LA	15.00%	15.00%	06/20/97	09/17/97
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		MI	20.00%	20.00%	03/26/2003	05/09/2003
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		MI	20.00%	20.00%	06/10/2004	08/22/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		MI	25.00%	25.00%	01/27/2000	03/12/2000

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STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		MI	25.00%	25.00%	04/13/2001	06/29/2001
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		MI	15.00%	15.00%	09/03/1997	01/17/1998
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		MO	20.00%			
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		MO	25.00%	25.00%	12/17/1999	02/03/2000
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		MO	25.00%	25.00%	04/17/2001	06/08/2001
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		MO	15.00%	15.00%	06/26/97	09/17/97
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		MO	20.00%	20.00%	10/20/2003	11/29/2003
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		MS	15.00%	15.00%	06/27/97	09/17/97
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		MS	25.00%	25.00%	04/27/2001	06/22/2001
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		MS	25.00%	25.00%	05/28/2004	08/22/2004

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STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		MT	25.00%	25.00%	04/18/2001	06/08/2001
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		MT	35.00%			
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		MT	20.00%	20.00%	09/17/2003	10/30/2003
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		MT	15.00%	15.00%	06/28/97	09/17/97
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		NC	20.00%	20.00%	04/28/2003	06/23/2003
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		NC	25.00%	18.00%	12/11/2001	02/23/2002
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		NC	25.00%	25.00%	06/17/2004	09/06/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		NC	15.00%	15.00%	08/08/1997	09/24/1997
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		NE	20.00%	20.00%	03/20/2003	05/09/2003
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		NE	25.00%	25.00%	01/05/2000	02/17/2000

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STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		NE	15.00%	15.00%	07/31/1997	09/17/1997
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		NE	25.00%	25.00%	05/22/2001	07/30/2001
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		NE	20.00%			
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		NM	15.00%	15.00%	08/19/1997	01/17/1998
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		NM	20.00%	20.00%	03/20/2003	05/16/2003
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		NM	25.00%			
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		NM	25.00%	25.00%	05/01/2001	06/22/2001
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		NV	25.00%	25.00%	01/19/2000	03/05/2000
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		NV	25.00%	25.00%	05/22/2001	08/08/2001
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		NV	20.00%	20.00%	04/04/2003	06/22/2003

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		NV	25.00%	25.00%	05/30/2004	08/29/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		OH	15.00%	15.00%	08/08/1997	09/17/1997
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		OH	20.00%	20.00%	03/18/2003	05/24/2003
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		OH	20.00%	20.00%	05/27/2004	08/23/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		OH	25.00%	25.00%	05/15/2001	07/09/2001
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		OH	25.00%	25.00%	12/14/1999	02/03/2000
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		OK	15.00%	15.00%	07/31/1997	09/17/1997
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		OK	15.00%			
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		OK	15.00%	15.00%	03/04/2003	06/08/2003
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		OK	15.00%	15.00%	06/22/01	08/08/01

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		OR	15.00%	15.00%	07/14/97	09/17/97
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		PA	20.00%	20.00%	06/18/03	08/23/03
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		PA	25.00%	25.00%	04/01/2002	05/16/2002
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		PA	35.00%	35.00%	07/14/2004	
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		SD	15.00%	15.00%	06/27/97	09/17/97
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		SD	25.00%	25.00%	05/08/2001	07/30/2001
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		SD	35.00%			
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		TN	15.00%	15.00%	07/23/1997	09/24/1997
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		TN	25.00%	25.00%	05/18/2001	06/29/2001
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		TN	25.00%	25.00%	01/07/2000	02/17/2000

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		TN	20.00%	20.00%	03/13/2003	05/09/2003
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		TN	20.00%	20.00%	06/17/2004	08/22/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		TX	15.00%	15.00%		01/17/98
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		TX	20.00%	20.00%	10/22/2003	03/16/2003
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		TX	25.00%	20.00%	07/02/2004	04/08/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		WV	20.00%	20.00%	03/18/2003	06/08/2003
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		WV	35.00%	35.00%	06/30/2004	
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ	CA		20.00%	20.00%	05/12/2004	08/29/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ	CA		20.00%	20.00%	05/12/2004	08/29/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ	CA	AZ	35.00%	20.00%	05/12/2004	08/15/2004

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		CO	20.00%	20.00%	05/27/2004	08/08/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		IA	35.00%	35.00%	05/13/2004	08/23/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		IL	15.00%	15.00%		05/04/98
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		IL	20.00%	20.00%	05/21/2004	05/21/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		IL	20.00%	20.00%	07/09/03	09/06/03
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		IL	25.00%	25.00%	07/10/01	08/29/01
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		IN	35.00%	35.00%	05/14/2004	07/30/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		KY	15.00%	15.00%	06/20/01	08/08/01
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		KY	15.00%	15.00%	05/09/2003	07/24/2003
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		KY	15.00%	15.00%	08/08/1997	09/17/1997

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		MI	20.00%	20.00%	06/10/2004	08/22/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		MS	25.00%	25.00%	05/28/2004	08/22/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		NC	25.00%	25.00%	06/17/2004	09/06/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		NE	15.00%	15.00%	07/31/1997	09/17/1997
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		NE	20.00%	20.00%	03/20/2003	05/09/2003
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		NE	25.00%	25.00%	05/22/2001	07/30/2001
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		NV	25.00%	25.00%	05/30/2004	08/29/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		OH	15.00%	15.00%	08/08/1997	09/17/1997
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		OH	25.00%	25.00%	05/15/2001	07/09/2001
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		OH	20.00%	20.00%	03/18/2003	05/24/2003

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		OH	20.00%	20.00%	05/27/2004	08/23/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		OK	15.00%	15.00%	06/22/01	08/08/01
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		OK	15.00%	15.00%	07/31/1997	09/17/1997
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		OK	15.00%	15.00%	03/04/2003	06/08/2003
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		TN	20.00%	20.00%	03/13/2003	05/09/2003
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		TN	20.00%	20.00%	06/17/2004	08/22/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		TN	15.00%	15.00%	07/23/1997	01/17/1998
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		TN	25.00%	25.00%	05/18/2001	06/29/2001
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		WV	35.00%	35.00%	06/30/2004	
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ	CA		25.00%	25.00%	12/13/1999	02/08/2000

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ	CA		15.00%	15.00%	09/22/1997	01/17/1998
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ	CA		20.00%	20.00%	06/25/03	08/15/03
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ	CA		25.00%	25.00%	03/05/2002	05/07/2002
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ	CA	AZ	35.00%	20.00%	05/12/2004	08/15/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		CO	20.00%	20.00%	05/27/2004	08/08/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		FL	33.00%	27.00%	01/20/2004	05/22/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		FL	20.00%	10.00%	10/08/2002	04/09/2003
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		IA	35.00%	35.00%	05/13/2004	08/23/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		IL	20.00%	20.00%	05/21/2004	05/21/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		IN	35.00%	35.00%	05/14/2004	07/30/2004

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		MI	20.00%	20.00%	06/10/2004	08/22/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		MS	25.00%	25.00%	05/28/2004	08/22/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		NC	25.00%	25.00%	06/17/2004	09/06/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		NV	25.00%	25.00%	05/30/2004	08/29/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		OH	20.00%	20.00%	05/27/2004	08/23/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		TN	20.00%	20.00%	06/17/2004	08/22/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		WV	35.00%	35.00%	06/30/2004	